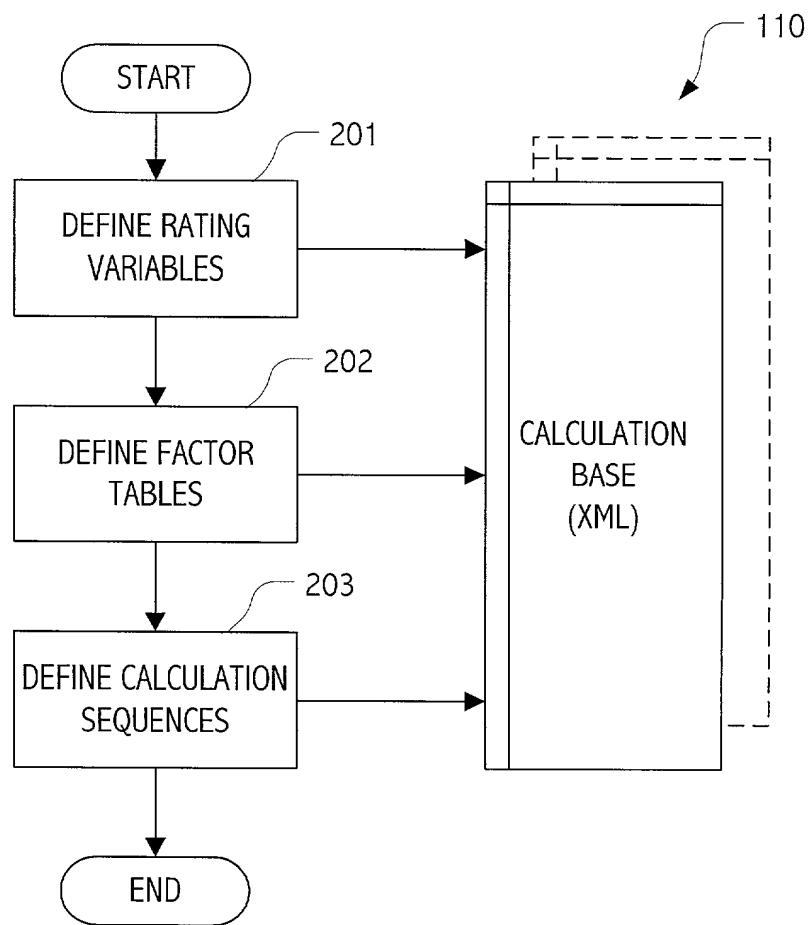


FIG. 1



**FIG. 2**

| State\Age | 0 — 20 | 20 — 30 | 30 — 40 | Default |
|-----------|--------|---------|---------|---------|
| NJ        | 1.1    | .96     | .85     |         |
| NY        | 1.05   | .85     |         | .95     |
| CT        | 1.2    | .96     |         |         |
| Default   | 1.05   | .96     |         | 1.0     |

FIG. 3

| AGE    | 0 | 10 | 25 | 30 |
|--------|---|----|----|----|
| VALUES | 3 | 5  | 6  | 7  |

FIG. 4

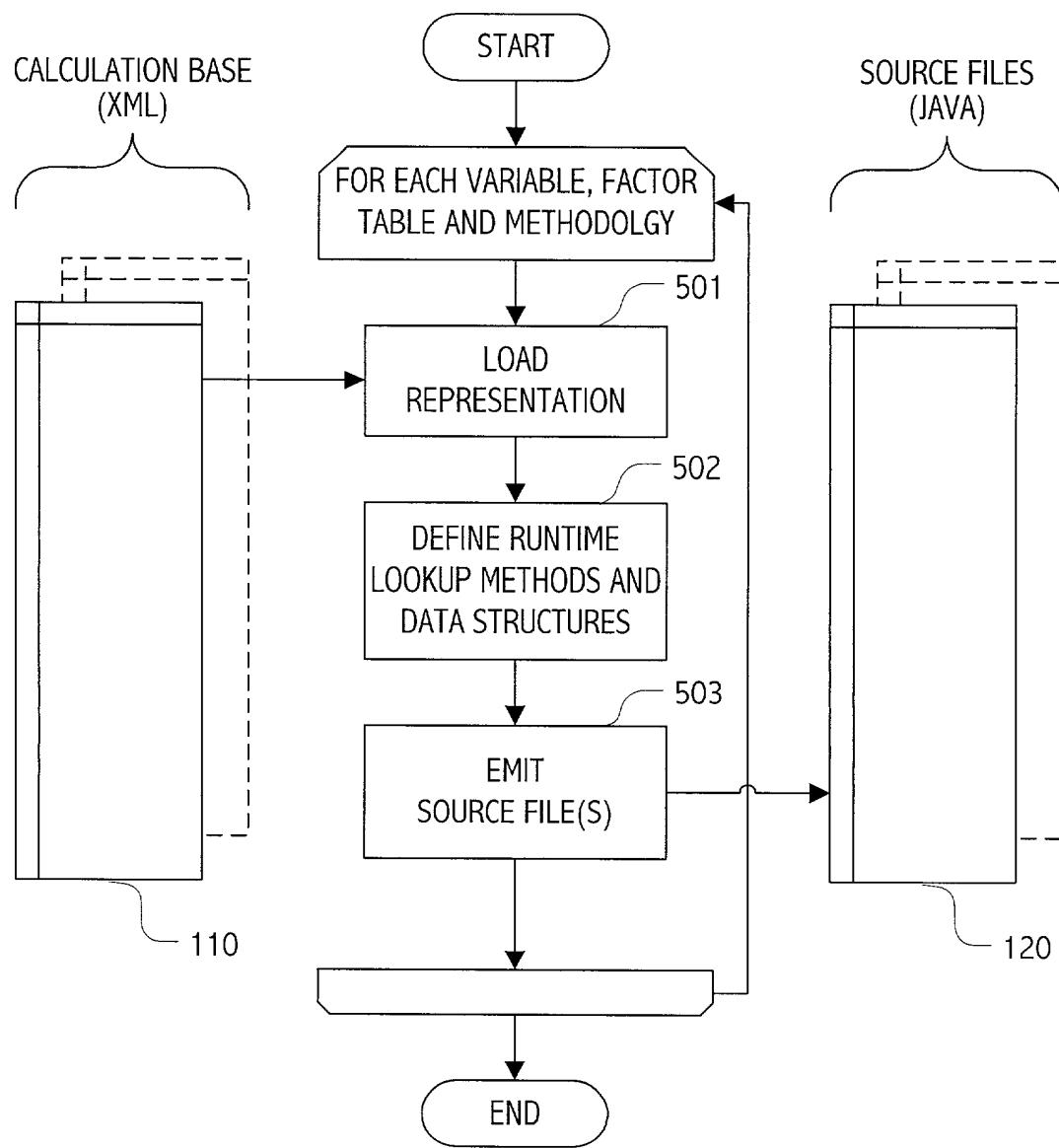


FIG. 5

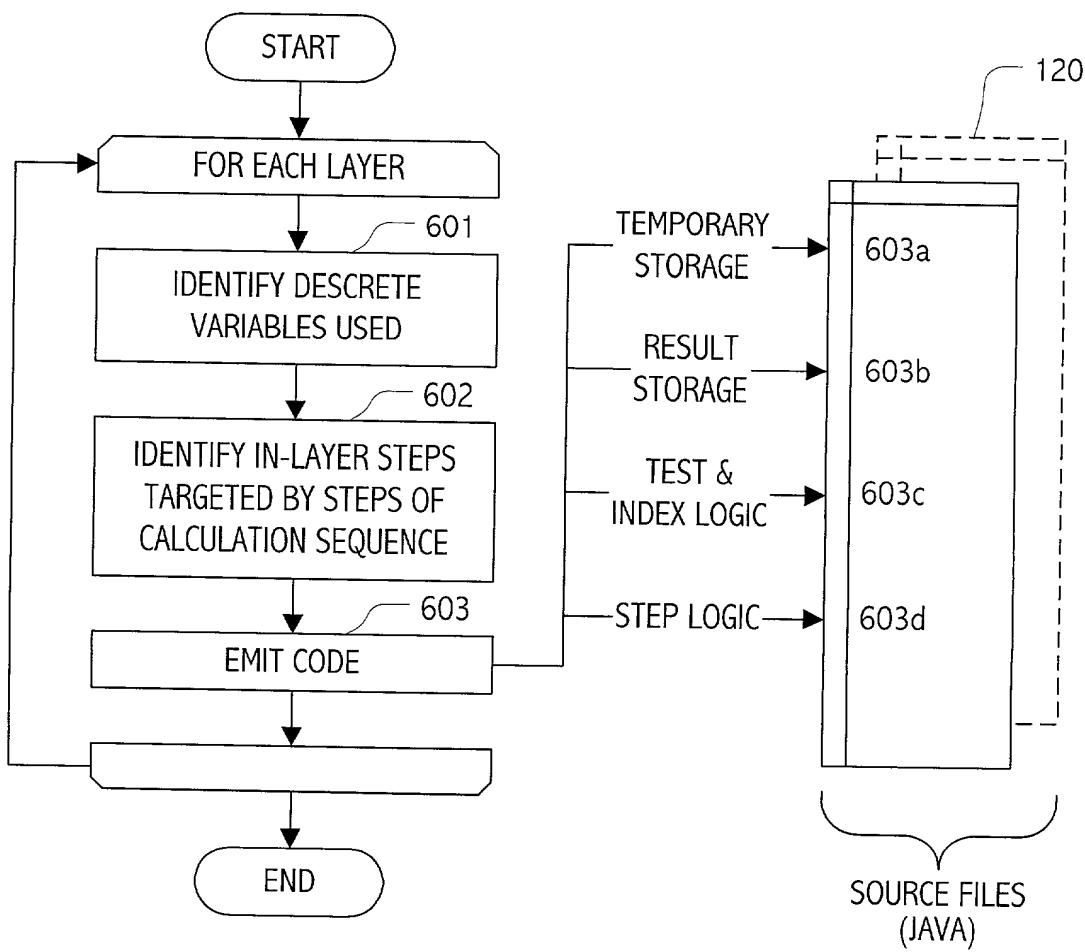


FIG. 6